

Pay Tel Communications, Inc.
Cost Summary

	2012	2013	2014	2015	Average
Total Costs:					
Locations <i>not using</i> Continuous Voice Biometric Identification					
Collect/Prepaid Collect Call Costs, per Minute	\$0.293	\$0.322	\$0.345	\$0.360	\$0.330
Debit Call Costs, per Minute	\$0.273	\$0.307	\$0.330	\$0.344	\$0.313
Locations <i>using</i> Continuous Voice Biometric Identification ¹					
Collect/Prepaid Collect Call Costs, per Minute	\$0.312	\$0.341	\$0.364	\$0.379	\$0.349
Debit Call Costs, per Minute	\$0.292	\$0.326	\$0.349	\$0.364	\$0.333

Cost <i>Excluding</i> Commissions:					
Locations <i>not using</i> Continuous Voice Biometric Identification					
Collect/Prepaid Collect Call Costs, per Minute	\$0.186	\$0.206	\$0.215	\$0.215	\$0.205
Debit Call Costs, per Minute	\$0.165	\$0.191	\$0.200	\$0.200	\$0.189
Locations <i>using</i> Continuous Voice Biometric Identification ¹					
Collect/Prepaid Collect Call Costs, per Minute	\$0.205	\$0.226	\$0.234	\$0.234	\$0.225
Debit Call Costs, per Minute	\$0.185	\$0.210	\$0.219	\$0.219	\$0.208

Video Relay Service for Hearing Impaired (with video recording capability, 2 units per location)	
Investment per Location	\$6,500
Monthly Expenses, per Location	\$419

Payment Processing Fees	
Payments made via Web/IVR	\$3.14
Payments made using a Live Agent	\$6.55

(1) Includes a Third-Party Vendor Fee of \$0.0193 per minute.